Los Alamitos Area Chapter News

Military Officers Association of America
P.O. Box 665, Los Alamitos, CA 90720

NOVEMBER 2025

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President's Message:

Greetings Fellow Members,

Maj DeDoes delivered a superb presentation on the Sport of Falconry at the October Luncheon!

As we approach the holiday season, let's be thankful for the blessings we have not only at this time of year but all year through.

- Think about the positive impact we personally can have on others!
- We contribute to our annual gift giving card donations for Thanksgiving and Christmas. (See page two, below)
- Is in the past, our treasury donates $300 to the annual Christmas Party that the Naval Weapons Station Seal Beach puts on for the children of the active-duty service members. (Topic to be addressed at our next Board Meeting.)

Please be a part of these important events.

Have a great Veteran's Day! And thank you for your service!

Have a happy Thanksgiving!

Thank you!

John Broad

CHAPTER CALENDAR

Nov 4th	**Chapter Board Meeting**
Nov 20th	**Chapter Luncheon**
Dec 2nd	**Chapter Board Meeting**
Dec 20th	**DARK. No Meeting!**

LUNCHEON: November 20, 2025
NOTE: THIS IS THE THIRD THURSDAY

Time: 1130 Social, 1200 Lunch, 1300 Program

GUEST SPEAKER:

Speaker: Maj Dirk Dedoes, USAF (Ret), our Chapter Member

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.Topic: New Killing Machine
"Drones On The Battlefield "

NOVEMBER OBSERVANCES

Nov 2nd	End Daylight Savings Time
Nov 4th	Election Day
Nov 11th	Veterans Day
Nov 27th	Thanksgiving Day

To Everyone: NOVEMBER 27th

Wishing you a fantastic THANKSGIVING Celebration with family and friends.

Surviving Spouse Corner: Protect Your Health and Wealth
By: Pat Green

Suppose you suffer a debilitating accident or a devastating stroke (these affect both young and old) and you are unable to care for yourself, temporarily or permanently. You might think, "How would I handle that?" First, with the assistance of loved ones, and second, with pre-planning for long term care.

Long term care can be expensive and location-dependent. The median cost in the U.S. in 2024 was:

- $30-$40 per hour for in-home care
- $4,000 to $6,000 per month for assisted living
- $100,000 per year for nursing home care

Considering your future financial plans and protections, but unsure where to begin when it comes to long term care?

Lila Quintiliani, MOAA's program director for Financial and Benefits Education/Counseling, and special guest (and MOAA member) Mike Hunsberger, ChFC®, CFP®, MQFP®, of Next Mission Financial Planning, can help you make informed decisions, outline your care and coverage options, and answer your questions.

This is not petty cash. Outlays such as these require careful planning. Fortunately, there are some ways to handle these expenses, such as:

Insurance Products

A long-term care insurance policy may cover home care, adult day care, assisted living, and nursing facilities. Your age, health metrics, and amount of coverage desired establish the premium base. Both the premium and the coverage can have inflation increments built in. These premiums are much more affordable in the mid-40s or 50s ages.

Hybrid life insurance with a long term care rider may be purchased. The policy accelerates the death benefit as you use it. Any remaining policy value passes to beneficiaries as a death benefit.

Self-Funding

An annuity you own might offer a long-term care payout or a guaranteed income stream that can be applied to health costs.

You could also use your personal savings, investment accounts, or retirement accounts to pay for care.

Another option might be converting your homestead and/or vacation home to a rental to create an income stream. These are emotional decisions. However, your home or vacation home might no longer be suitable for the new reality of your living needs. Use a professional to establish the lease, price, and conditions. It might be possible to preserve that family reunion tradition by carving out that time frame from the leases. Review any income tax complications this action may pose.

Reverse mortgages are a possibility for those age 62 and over. These convert your home equity into tax-free income that you can use to pay for care. These products are extremely complicated depending on your long-term housing needs and financial situation. Ask a lot of questions.

Your assets are your tools to finance your new life situation. Most state and federal programs require you to spend them down before you use their aid. Please seek the advice of your family, a financial planner, or trusted advisor before you act.

Safety Nets

Medicaid is a federal government program administered by the states. It covers long-term care for those with limited income and assets. States have their unique guidelines, but most require a spend-down of assets before applying for aid. Speak to an elder law attorney or advisor. They might be able to help preserve some of your estate before qualifying for eligibility. The states have different requirements on assets, income caps, and state residency. Also, not all nursing facilities accept Medicaid.

The VA's Aid and Attendance program is a means-tested benefit available to qualifying veterans and their spouses. This assistance should be explored with an accredited veterans service officer.

Thoughtful analysis of preparations and solutions for life's possibilities can help you ask intelligent questions, make informed decisions, and attend to needs. Your actions will benefit you and your family.

HOLIDAY DONATIONS BY CHAPTER MEMBERS

Our Chapter members, each year, donate gift cards from local businesses to give to military families. Gifts are distributed by A Board Member to the Families of members stationed at the Navy Weapons Base, Seal Beach; the Joint Forces Training Base; and, the local Coast Guard Base. These donations for Thanksgiving and Christmas are sent to Bill Eveland for distribution at our Chapter Post Office Box . Please help-out again this year!

MOAA--Los Alamitos Area Chapter Luncheon Coupon

November 20th Luncheon is to be held at the Navy Golf Course, 5560 Orangewood, West of Valley View, Cypress, CA.

Social: 1130-1200 **Lunch**: 1200-1300 **Program**, if scheduled: 1300-1400

Circle ONE: California ss Fish & Chips Fire Grilled Chicken Sandwich California Burrito Chicken Caesar Salad.

(BE SURE TO CIRCLE YOUR SIDE FOR SANDWICHES: Regular FF Fruit Salad Sweet Potato FF Cole Slaw Cottage Cheese)

$ 25 each! (Check payable to the Los Alamitos Area Chapter.)

LUNCHEON RESERVATIONS.

Name/s____________________________________Guest/s____________________________________(spouse is not guest)

Mail Check to: **Bill Eveland, 3729 Nipomo Ave., Long Beach, CA, 90808; phone 562-425-3434**

[*Please have your reservation in by Oct 16th - Call me if you must!*]

***********Remember************

Chapter Executive Board Meeting: ***Tuesday, October 7th at 0930 in the Retired Activities Office, NWSSB***

What To Do in a Dental Emergency
By TRICARE Communications

FALLS CHURCH, Va. – Dental emergencies can happen anywhere, at any time. Whether you crack a tooth or have severe mouth pain, knowing what to do can save your smile and reduce damage.

The good news? The TRICARE Dental Program covers emergency dental care, as noted in the *TRICARE Dental Program Handbook*. You'll pay no cost-share for emergency dental services, no matter your pay grade or location.

"In any emergency, it's important to act quickly," said Douglas Elsesser, a program analyst with the Dental Program Branch of the TRICARE Health Plan at the Defense Health Agency. "With a bit of preparation and knowledge, you can do your best to keep any damage to a minimum."

Keep reading to learn how to prepare for dental emergencies and what to do when they happen.

What is a dental emergency?

A dental emergency requires immediate attention. You need emergency care if you have:

- Bleeding that won't stop
- Pain that doesn't get better with medication
- Broken facial bones
- Painful swelling in or around your mouth
- Gum infection with pain or swelling
- Knocked out or broken tooth

What to do

Call your dentist first. This is the most important step in any dental emergency. If you don't have a dentist, use the Find a Dentist tool or go to an urgent care center or emergency room.

When it's not an emergency
Some dental problems can wait for a regular appointment:

- Mild toothache
- Small chip or crack
- Broken braces (unless bleeding)
- Something stuck between teeth
- Minor cuts or sores

If you seek emergency dental care, but your dentist determines it's not an emergency, you'll pay the cost-shares for the care you receive. For these issues, call your dentist to schedule an appointment during normal hours.

Emergency room or dentist?
For most dental emergencies like broken or knocked-out teeth, your dentist will treat you in his or her office. Go to the emergency room for serious injuries like broken facial bones.

Emergency rooms can give you pain medication and antibiotics, but they don't do dental work like fillings or crowns. You'll still need to see your dentist as soon as possible.

Dental emergencies need quick action. The faster you get help, the better your chances of saving your teeth and avoiding additional problems later. Remember:

1. Call your dentist.
2. Follow first aid steps until you can get professional care.
3. Don't wait, prompt treatment prevents infection and tooth loss.

For more information about TRICARE dental benefits, visit TRICARE Dental Care.

Learn How TRICARE Can Help You Manage Chronic Health Conditions

By TRICARE Communications

FALLS CHURCH, Va. – Living with a chronic health condition can feel hard. But you don't have to do it alone. TRICARE offers programs and coverage to help you live better with chronic conditions like asthma, diabetes, heart disease, anxiety, and depression.

"Managing a chronic condition is easier when you have the right support and resources," said Dr. Stacy Usher, lead nurse, TRICARE Health Plan, at the Defense Health Agency. "TRICARE-covered services for chronic health conditions give you the tools and guidance you need to manage your health."

What's covered
TRICARE covers medically necessary treatments for chronic health conditions. This coverage includes:

- Primary and specialty care appointments for diagnosis, management, and treatment
- Prescription medications
- Durable medical equipment
- Home health care
- Mental health care
- Physical and occupational therapy

Case management
If you're getting treatment for chronic illnesses, you can get support from case management specialists at no extra cost. Case managers are typically nurses or social workers who help you navigate the health care system to get the care you need.

To find a case manager, contact:

- Your regional contractor
- Your military hospital or clinic
- A Beneficiary Counseling and Assistance Coordinator

Common chronic conditions
Asthma affects millions of people. This condition makes your airways swell. This makes breathing hard. You might wheeze, cough, feel chest pain, or have trouble breathing. TRICARE covers asthma tests and all treatments you need.

TRICARE covers asthma testing and treatment. The TRICARE pharmacy benefit covers up to six inhaler refills to cover 90 days at military pharmacies, TRICARE retail network pharmacies, and through TRICARE Pharmacy Home Delivery.

Diabetes happens when your body can't make enough insulin or use it as well as it should.

Type 2 diabetes is the most common type. It can affect anyone but it occurs more often in adults over age 45. TRICARE covers diabetes tests, blood sugar monitors, special shoes, and other devices.

TRICARE covers diabetic supplies and equipment, as well as diabetes outpatient self-management training services.

Heart conditions like coronary artery disease and chronic heart failure need ongoing care. Coronary artery disease is the most common type of heart disease. Heart failure makes it hard for your heart to pump blood effectively. You might feel tired, short of breath, or notice swollen legs. TRICARE covers cardiovascular testing, therapeutic services, and other treatments to protect your heart health.

Mental health conditions matter too. Conditions like anxiety disorders, depression, and other mental health challenges can cause overwhelming feelings that interfere with daily life. These conditions deserve professional care.

TRICARE covers inpatient and outpatient mental health and substance use disorder services, as described in the *TRICARE Mental Health and Substance Use Disorder Services Fact Sheet*. These may include:

- Outpatient services (like psychotherapy and psychological testing and assessment)
- Office-based substance use disorder treatment
- Intensive outpatient programs
- Partial hospitalization programs
- Opioid treatment programs
- Medication assisted treatment
- Inpatient psychiatric care
- Psychiatric residential treatment center care

Getting support

TRICARE's regional contractors offer their own disease management programs to help you manage chronic conditions. They provide information and guidance to improve your quality of life. You can talk with experts who understand your condition and know how to help you manage it.

Visit TRICARE West Region or TRICARE East Region Disease Management to learn more about what your contractor offers.

How to get started

Don't let chronic conditions control your life. TRICARE covers services that give you the tools, knowledge, and support to take charge of your health.

For more details about what TRICARE covers for specific conditions, contact your regional contractor or military hospital or clinic.

Unlock Your Health With TRICARE Home Health Care and Pharmacy Home Delivery

By TRICARE Communications

FALLS CHURCH, Va. – Is leaving home for care a challenge? TRICARE covers solutions that make it easier to get the care—and drugs—you may need. Your TRICARE plan may cover certain in-home health services and pharmacy home delivery options. This gives you flexibility and convenience in your care.

"Many beneficiaries, including those using TRICARE For Life don't realize they may be eligible for home health services or pharmacy home delivery," said Dorina Rosario, RN, case management subject matter expert at the Defense Health Agency.

Keep reading to learn more.

What does TRICARE cover? TRICARE may cover:

- Part-time or intermittent skilled nursing care
- Physical or occupational therapy
- Speech therapy

TRICARE covers these services as part of its home health care benefit. They're covered when they're prescribed by a provider and medically necessary. They're provided through a TRICARE-authorized home health agency.

Important: These services require pre-authorization before you get them. Keep in mind, you may be charged separately for durable medical equipment, prosthetics, and specific drugs.

To qualify, you must:

- Be homebound (as certified by your provider)
- Need skilled, medically necessary care on a short-term basis
- Have a referral and a care plan

Do you have TFL? Medicare is the primary payer for most home health services (unless you live overseas). TRICARE is the secondary payer to limit your out-of-pocket costs.

Do you need medically necessary home health care beyond the services mentioned above? Check out the Extended Care Health Option Home Health Care program. This benefit is only available to ECHO registered members in the U.S. and U.S. territories.

Does TRICARE cover hospice care at home?

Hospice is a program of care and support if you're terminally ill. The focus is on comfort, not on curing an illness.

TRICARE covers hospice care in the U.S. and U.S. territories if you get a referral and pre-authorization.

Some hospice care can be delivered in a hospital or nursing facility. But TRICARE also covers home hospice care. This includes:

- Supportive services, including pain control and counseling services
- Home health aide services
- Personal comfort items

There are four levels of hospice care. Two can be delivered at home, including:

- Continuous home care
- Routine home care

Visit Hospice Care to learn more.

What about TRICARE Pharmacy Home Delivery?

TRICARE Pharmacy Home Delivery is a convenient option for getting your long-term or maintenance medications delivered directly to your home. This program is managed by the TRICARE Pharmacy Program contractor, Express Scripts. This program offers:

- 90-day supplies for most maintenance medications
- Free standard shipping
- Automatic refill reminders
- Lower out-of-pocket costs for some drugs

This benefit is available to all eligible TRICARE beneficiaries. This includes those with TFL, as described in the *TRICARE Pharmacy Program Overview Fact Sheet*. (**Note:** You aren't eligible for the TRICARE Pharmacy Program if you have coverage through the US Family Health Plan.) Make sure a TRICARE-authorized provider writes your prescriptions and that the medications are on the TRICARE Formulary.

How to get started

- **Home health care:** Talk to your provider. They'll determine if you qualify and refer you to a TRICARE-authorized provider.
- **Hospice care:** Discuss your options with your provider and request pre-authorization from your TRICARE contractor.
- **TRICARE Pharmacy Home Delivery:** Register online or sign in to your Express Scripts account. You can transfer eligible prescriptions and set up pharmacy home delivery. (**Note:** You can also register by phone or mail. Visit How to Register for Home Delivery to learn more.)

Whether you need short-term nursing help or your medications delivered to your door, TRICARE covers services that help meet your health needs. Learn more about home health care.

LOS ALAMITOS AREA CHAPTER MEMBERSHIP FORM

New Member Enrollment [ ]   Renewal [ ]   January 1--December 31, 2025

MOAA membership number______________________ (located on your MOAA Magazine cover)

Please enroll/ Continue as a Member of the Los Alamitos Area Chapter MOAA: Regular Member Officers (Active, Retirees and Former officers) @ **$25.00**/Year [ ] Auxiliary (Widow or surviving spouse) @ **$20.00**/Year [ ]

Service Affiliation: Regular [ ] Reserve [ ] National Guard [ ]
Present Status: Retired [ ] Active Duty [ ] Auxiliary [ ] Former Officer [ ]

Last Name First Name MI Rank Branch of Service

Mailing Address City State Zip Area Code / Phone Number

Spouse's Name (Surviving spouses indicate your MOAA No.)

Cell Number: ______________________ E-Mail Address (for Newsletter) ______________________

Mail Form to: **Los Alamitos Area Chapter, MOAA, P.O. Box 665, Los Alamitos, CA 90720**